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Wednesday, April 8, 2026
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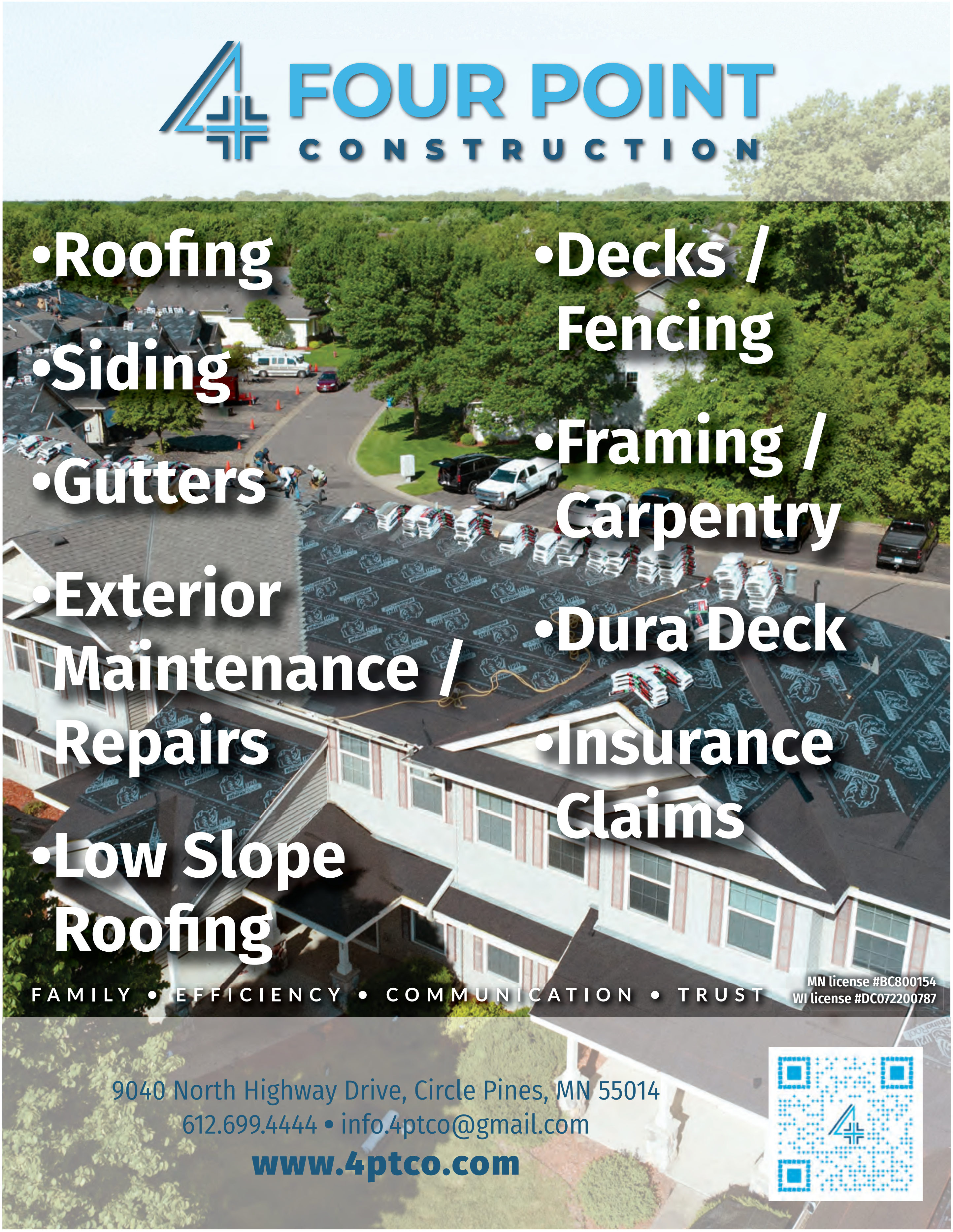
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Virtual Webinar

April 8, 2026
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June 3-6, 2026
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Ft. Lauderdale, FL

July 15, 2026
Manager/Homeowner Education
DoubleTree Hotel | Bloomington

MESSAGE FROM THE PRESIDENT

AMANDA GLADER, CMCA, AMS

VICE PRESIDENT

Wintrust Community Advantage

2026 is in full swing and another successful trade show is behind us!

Our events always bring together the community we have at CAI. It's a community of colleagues working together to help our association communities navigate the day-to-day operations but also projects and sometimes unknown territory. I would be remiss if I didn't address current events in MN and the nation, but as our national leader, Dawn Bauman, so eloquently said "not to make a political statement, and not to tell anyone what to think. But to remind us of something important: This is the moment when our leadership matters!" Check out her full blog post if you haven't already!

It is so important to remember that as homeowners, board members, managers, support staff, etc…we share a common goal: to help each association be the best it can with what resources we have available. Sometimes we are not able to solve the larger world problems, but we can focus on our own communities and build those stronger. Are there ways that we can be more aware, more involved, more empathetic, more supportive, more of anything? Do we even need to be more of anything? Do we need to listen more and HEAR the words others are saying? It all comes down to another thing Dawn mentioned in her latest blog: civility.

How can we support our communities, honor differing opinions, but still hold ourselves and our communities to a standard? CAI's civility pledge does provide some guidance but if nothing else, it provides the opening for a discussion of the reality that we can have differing opinions and all agree to disagree, and that's okay. Here's the thing – this applies to not just politics, but even the day-to-day operations of an association. For example: it's okay to not want the same landscaper or asphalt company and it's okay to share your opinions and expect that others should listen without harm to ourselves or to them.

When we can come together and truly hear each other, we can all work toward better outcomes. Some new ideas may come up that surprise you or questions you haven't thought of and that's where the magic starts.

So….moving into spring, what can we look forward to? I think after the great trade show we just had, we can all look forward to more great collaboration and learning from each other.

Our industry has such great partners on the management side, the vendor side, and the homeowner side. Again, at the end of the day we all want to see the best for each homeowner community. As your projects get into full swing, look at what you have available for resources in your community and use the talents within your community. The more you have people involved, the stronger they will feel about their community.

If you're looking for the CAI civility pledge (maybe there is an association that continues to have contentious meetings), you can find it here:

https://advocacy.caionline.org/minnesota-civility/

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IN THIS EDITION

Leadership transitions are inevitable. Strong communities plan for them.

In community associations, succession planning is often postponed until either a vacancy appears or a challenge demands change. But effective succession planning is not simply about replacing a position, it is about preserving purpose, protecting culture, and preparing the next generation to lead with confidence.

This edition explores what it means to pass the torch without torching the past.

We have a piece from the DEI Committee with an important discussion on preserving diversity, equity, and inclusion during leadership transitions. Culture can shift quickly when leadership changes. Embedding inclusive practices into governance structures ensures progress endures beyond any single individual.

Continuity is another theme. From operational knowledge and institutional memory to governance processes, thoughtful planning reduces disruption and strengthens long-term stability. We also highlight vendor succession planning (an often-overlooked component of community success) and how proactive service partners contribute to seamless transitions.

Looking ahead, we examine the needs and expectations of the next generation of community leaders and share strategies for attracting new board members before recruitment becomes urgent.

We also explore how curiosity fuels growth. Leaders who ask thoughtful questions, remain open to learning, and encourage fresh perspectives build resilient communities where innovation and tradition coexist.

Stay warm during your succession planning—spring is just around the corner!

Dana Ohman
Chair, Editorial Committee

P.S. Barb Ames of Wright Townhomes of Crimson Ridge HOA found Prancer in our Q4 edition.

Insurance Succession Planning

BY BROCK ANDERSON

In our ever-changing world, turnover at the board level occurs more than some might enjoy. New board members bring fresh ideas, perspectives, and priorities to their association. Often, focus is immediately drawn to current issues such as maintenance projects, budgets, resident concerns, and vendor contracts. While all critical to understand as a new member, another topic that may very well be just as important is understanding the association's commercial insurance history.

Commercial insurance is not a standalone purchase renewed once a year without consequence. It is part of a broader risk management strategy that reflects the association's claim history, property condition, reserve planning, and even board behavior. The board should inform the new members where the association has been for the past 5 years, where the association currently sits, and where the association might be headed in the near future.

Loss History

This is one of the most important topics to make sure the entire board is knowledgeable on. It is important to understand the nature of each claim and what was done to mitigate the exposure in the future. Carriers often ask what has been completed to prevent future claims regarding a certain type of loss and if nothing has been done, this will be viewed negatively from an underwriting perspective. It is also important to know how the claim went and how the carrier/agent helped assist throughout the claim process.

Deductibles

Deductibles have increased significantly over the past five years. Insurance carriers have transferred much of the risk to homeowners, and it is crucial that each board member understands how their association's deductibles work. All other Peril deductibles vary greatly vs. a wind/hail deductible. Often a certain percentage of the total insured value of the buildings.

Carrier History

It is important for new members to understand where the association has been insured for the past five years and beyond. It is also imperative that the new members understand what carriers might be willing to provide coverage for their association and who would decline due to specific appetites. Insurance carrier appetites vary greatly.

Strategy for the Future

It is important for the board to have a strategy for the future. Understand that building a loss history with a single carrier benefits the association's marketability in the future. Insurance carrier underwriters do not like seeing the same association trying to obtain quotes every year. This signals instability and red flags from an underwriting perspective. If underwriters continue seeing the association trying to obtain quotes each and every year, underwriters will make sure your submission is not a priority. Carriers do still believe in loyalty.

Building Values

New members should evaluate and understand building insurance limits. It is critical for boards to insure their properties to 100% of their values and up to date with current building material costs and labor expenses.

At the end of the day, commercial insurance is not just about transferring risk, it is about protecting homeowners and ensuring the association's ability to recover from unexpected events. When new board members take the time to understand the entire history of the association with regards to insurance, they are better equipped to make informed, strategic decisions that serve the entire community.

Brock Anderson, MBA, is a Business Insurance & Risk Specialist with Marsh McLennan Agency.


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From 'Not It!' to 'I'll Help!':

Inspiring and Attracting New Board Members

BY DANA OHMAN

In community associations, leadership turnover is inevitable, but instability doesn't have to be. Associations thrive when knowledge, culture, and responsibility are passed gracefully from one generation of volunteers to the next. Yet, Boards and managers still ask the same question: **"How do we get people involved?"**

Succession planning in community associations isn't just about replacing Board members. It's about creating a culture of participation, a pipeline of prepared volunteers, and an environment where residents feel invited (not obligated) to contribute. Below are practical strategies for association Boards, managers, and vendors to help identify future leaders, encourage volunteerism, and ensure continuity without losing what makes a community special.

Start by Redefining "Service" (From Burden to Opportunity)

Many homeowners view Board or committee service as a thankless job. The first step in succession planning is changing that narrative:

- **Highlight the impact.** Share real examples of how past Board decisions protected property values, improved safety, or enhanced community amenities.
- **Recognize volunteer service publicly.** Newsletters, meetings, and social channels should celebrate contributions—not just announce problems.
- **Explain the time commitment honestly.** People fear "lifelong appointments." Provide clear expectations, typical workload, and term-length flexibility.

When service feels meaningful and manageable, participation grows.

Build a Leadership Pipeline Long Before You Need It

Healthy associations don't start looking for volunteers just before an election (or only after a vacancy); they cultivate them year round.

Strategies to build a pipeline: Invite—not recruit—future leaders.
Personal invitations are far more effective than general calls for volunteers. Ask residents directly:

- "Your background in finance could be a huge asset to our reserve planning."
- "You shared great ideas at the last meeting—would you consider joining our committee?"

A one-on-one conversation often sparks engagement where a mass email never could.

Use committees as stepping-stones.
Committees allow residents to "try on" leadership with lower commitment. Great committee structures include:

- **Architectural Review Committee:** attracts detail-oriented, design-focused residents
- **Finance Committee:** perfect for accountants, analysts, and planners
- **Social/Community Engagement Committee:** ideal for connectors and event organizers
- **Building & Grounds Committee:** brings in residents with engineering, construction, or landscaping expertise

Committees create safe, low-pressure environments for learning, contributing, and becoming comfortable with governance.

Document Everything—Institutional Memory Is a Gift

A Board's greatest asset is not just its authority, it's its memory. Without proper documentation, communities lose continuity, repeat mistakes, and push away new volunteers who feel lost.

Best practices:
- Maintain a Board Handbook. Include governing documents, insurance summaries, maintenance schedules, and key vendors.

- Create committee charters that explain their purpose, scope, and authority.
- Keep records of past decisions, major projects, and contracts.
- Use cloud based systems to store documents so transitions never depend on an individual's email folder.

The real key to continuity is giving future volunteers the context they need to succeed.

Make Governance Accessible, Inclusive and Transparent

People are more likely to volunteer when they feel connected, and people feel more connected when they feel informed.

Tips to Improve Visibility:
- Offer short "Board 101" presentations at annual meetings.
- Publish simple summaries of Board actions (not just minutes).
- Use plain-language communication—no legalese necessary.

Remove Barriers When Possible:
- Hold hybrid meetings so residents can attend remotely.
- Rotate meeting times to accommodate different schedules.
- Offer small, specific, time bound volunteer opportunities ("Help with two hours of prep for the fall clean-up" instead of "Join our committee").

Openness and ease of access are what draw people into community leadership.

Partner with Vendors as Educators, Not Just Service Providers

Community managers and vendors like attorneys, engineers, and reserve specialists interact with countless associations. They know what successful succession planning looks like.

Use vendor expertise to:
- Host quick training sessions for new Board or committee members
- Explain technical matters (insurance renewals, reserve reports, budgeting)
- Provide orientation materials on best practices

When board members feel equipped and informed, they naturally inspire others to step forward.

Reduce the Friction Points That Discourage Volunteers

Many talented, well-qualified residents hesitate to serve because they fear conflict, burnout, or pressure.

Boards can counter this by:
- Setting clear boundaries with meeting agendas, time limits, and codes of conduct
- Delegating intentionally so work is shared, not hoarded
- Offering mentorship between experienced and new Board members
- Celebrating achievements, not just troubleshooting

Good governance doesn't have to feel like crisis management. Reducing friction makes volunteer service sustainable and sometimes even enjoyable.

Honor the Past While Embracing New Leadership

This edition's theme – "Passing the Torch Without Torching the Past" – captures an essential balance. Associations need fresh ideas without disregarding the community's history or dismissing the work of long term Board members.

To maintain this balance:
- Encourage outgoing Board members to stay on as advisory voices (without voting power).
- Invite them to share insights, "lessons learned," and institutional memory with new leadership.
- Express appreciation publicly to reinforce the culture of respect.

Continuity and innovation work best together, not in opposition.

Conclusion: Cultivating Participation Is the Ultimate Succession Plan

Succession planning is a mindset, not a one-time initiative. When Boards value transparency, inclusion, and mentorship, residents begin to see governance as a community effort rather than a closed circle. With intentional planning, strong communication, and a genuine appreciation for both past and future contributions, associations can ensure that leadership transitions are not disruptive, but empowering. A thoughtful transition ensures that incoming volunteers inherit not just duties, but the foundation they need to succeed.

Dana R. Ohman is an attorney with Chestnut Cambronne, PA.

Viva la Revolution!

BY CHUCK KRUMRIE

I'm often given to telling disgruntled homeowners that there is chance for a revolution each year. It's called the Annual Meeting in which it's rare not to have one or more Board member's seats up for election. Or as one irascible Director put it long ago: "If you don't like the job we're doing, fire us!"

Most Board transitions are not acrimonious, nor the result of a palace coup. But it's also the case that most transitions are not seamless. Herewith, please allow me to address some commonly encountered concerns.

The New Member(s): Board members are more often more difficult to come by than not. The pay is lousy (!) and the work is often thankless. Thus, any homeowner volunteering to serve should be thanked profusely and rookies especially so. Rookies typically begin with minimal experience. Some may have served on a board or committee of some other entity, in which case they have a basic understanding of the duties involved, how meetings are conducted and parliamentary procedure.

In the best of all possible worlds, each new iteration of the board will undergo formalized training. While this actually is a requirement for (usually larger) Associations, with smaller communities it is quite rare. Management will need to give the newbies a primer. I offer two bits of counsel. Board service is learned through observation and osmosis and listen more, talk less. Often enough, the wonderful ideas a new Board member has have already been discussed — and declined. Management should take pains to explain what the financial statements are saying and be available for questions (with the assurance that all questions are good questions).

Enduring criticism is part of the job and management does well to point this out. Not taking criticism personally is a learned skill. Since management is the preeminent complaint department, it can offer strategies on the separation of oneself from the job. While there is such a thing as a toxic Board or Association, most times people are just being grumpy or have an overly inflated sense of their concerns. Some criticism is warranted and the Board must be able to discern when it is. However, criticism, by itself, is not a mandate for action. To my mind "Your concern has been noted" is an under-used phrase, or it's more snarky cousin "Thank you for sharing".

The Shake-Things-Up Member(s): Perhaps a subset of the above, homeowners are sometimes elected on a campaign platform of challenging the status quo and getting things done. They often can come off in a brash or aggressive manner and this is where management's people skills are essential. I cannot think of a person undeserving of respect. Management is the only professional at the Board meeting and must always be the bigger person. Not to say respect is not a two-way street. I think I can count on one hand the number of times (in my 25 years) I've had to say: "I'm sorry but I will not allow you to speak to me in that manner. We can have a productive conversation but it must be respectful."

Frequently, the gadfly will settle into their role upon gaining further experience, as they come to realize that their discontent is the result of a lack of understanding and not something amiss with the system. Years ago, I had a newly minted Board president bombard me with questions about financial matters. He had an accounting background and since I do not, his questions made little sense. My response was: "The reason I'm looking at you like a deer in the headlights is that, in my many years of doing this, I have never been asked these questions." So, the Board commissioned an audit. I invited the CPA to a Board meeting, where she answered his questions in their shared language. That brought down the temperature and from thereon in, his questions focused on practical as opposed to arcane matters. (The reason we don't depreciate the boiler is because it's a fixed asset.)

Officer roles: While they are the same people, the Board and Board officers are two distinct groups. The Board is the governing body of the Association and the officers are the command structure of the

Board. The President is the CEO of the corporation, responsible for chairing the meetings and is the primary Board contact with management. The Vice President serves in the absence of the President. To my mind, this is the least essential position and the office need not necessarily be occupied. The Treasurer is the CFO of the corporation whose duties include reviewing the Association's financial status and advising the Board on fiscal matters. The Secretary is the keeper of records and taker of minutes. That said, I often take minutes and am usually the Association's archivist of records. I tell my secretaries and treasurers that they may be as involved (or not) as they wish.

With smaller associations, it is often difficult to get a full complement of officers or some Board members just aren't comfortable holding an office. (There is the non-officer office of at-large Director.) The same person may hold more than one office with the only exception being that the President and Secretary cannot be the same person. I encourage my Board members to become familiar with their governing documents to see what the duties of the various offices are. Though again, management will see to many of the tasks delegated to treasurer and secretary.

Whether it's a cataclysmic replacement of the entire Board or just one new member, management should stand ready to provide continuity; i.e. What's going on, what will be going on, what should be going on. The Association will endure and incoming Board members need time to learn how to discharge their duties effectively. But that cannot take the better part of a year! Snafus and disagreements will occur. But the Association depends upon its Board to maintain the property with reasonable competence. The work of the Board does and should largely run in the background.

Chuck Krumrie, CMCA, is Broker and Owner of Urbanwood,

Committing to Success By Using Committees for Succession:

Using Committees to Strengthen Succession Planning in HOAs

BY MATT DREWES

Succession planning is critical to the life of any organization. Board turnover is inevitable, whether due to term limits or other causes. Without thoughtful preparation, a homeowners association (HOA) can face leadership gaps, a steep learning curve for new directors, and disruptions to long term planning. Committees can help address each of these challenges. The objectives and responsibilities of a community association may be stated in a set of governing documents, but to have steady, consistent leadership also requires identifying people who understand those objectives and the history behind how things function, forming an institutional memory.

How Committees Work

Finding helpful volunteers to serve on the board is already challenging. But consider that many residents who would otherwise be interested in contributing may hesitate to run for the board because they feel it's presumptuous to lead others without learning the community better or meeting more members. They may feel intimidated that they don't understand the scope of responsibility or how meetings are run. Committees provide ways to work around those barriers to entry to HOA leadership.

Committees are authorized under the Minnesota Nonprofit Corporation Act (Chapter 317A), and may also be addressed in the HOA's bylaws. Committees are elected by the board so those who serve don't have to feel they're in a popularity contest. And committees can be established flexibly, with as few as one member while having no cap on the number of members. They may also have a defined term or reason for existence, so enlisting people to serve may be easier than convincing them to serve a full board term.

Training Ground for Future Board Members

The operations of a committee can also be made to feel less intimidating. They answer to the board so their actions are automatically filtered through member-elected leadership. At the same time, committee participation exposes volunteers to many of the same activities handled by the board itself: reviewing maintenance needs, evaluating bids, discussing budgets, assisting with community events, or contributing to policy updates. They should also have their own meetings and maintain their own minutes, which is a great training ground for board procedures. This experience can help demystify board operations. Committee members naturally become more comfortable with the HOA's governance and meeting procedures, timelines, communication channels, and the duties associated with leadership.

Identifying Leaders

Succession planning should focus on stability. Committees are a tool the existing board can use to identify those who will promote that goal. Committee members who are active and organized can show themselves as volunteers invested in the association's success. Board members can observe these traits, identify those who show leadership potential, and encourage the strongest candidates to consider board service when vacancies arise, either by running in the next election or by board appointment to fill any vacancies that may arise between elections.

Ensuring Continuity

Another advantage of committees is continuity. Boards can change dramatically, depending on term limits, elections, unexpected resignations, or even (gulp) removals. Without a structure that preserves ongoing projects and priorities, these transitions can be even more disruptive. Committees can help maintain momentum by continuing their work independent of who sits on the board. Even if multiple board seats change hands in a short time, committees can remain intact, providing consistency in planning, long term initiatives, and communication.

At the same time, a healthy HOA has a steady flow of new voices while still benefiting from experienced leaders, and committees help strike this balance. Long serving volunteers may remain involved in a committee even after stepping down from the board, offering historical context and mentorship. Meanwhile, newer homeowners have an accessible way to get involved, build relationships, and feel valued. This can support a more stable pool of willing candidates.

Fostering Transparency and Engagement

Committees also contribute to a more transparent and engaged community. When residents see neighbors actively participating, they perceive the association as more open, collaborative, and accessible. This increases trust, improves communication, and helps avoid the perception that the board is aloof. When homeowners feel more informed and involved, they're more likely to volunteer, feeding engagement and strengthening succession planning.

Conclusion

Committees are more than administrative tools. They are strategic assets for long term leadership development. For HOAs committed to stability and good governance, committees are incredibly useful for succession planning.

Matt Drewes is a Partner with DeWitt Law Firm.

Note: The information in this article is provided solely as general information and not as legal advice. Your receipt, and even your use of this information, does not establish an attorney-client relationship. Readers are urged to speak with a qualified attorney focusing on community association law when making decisions regarding a specific legal issue.

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Needs of the Next Generation of Community Leaders

BY JEREMY HERNANDEZ

I have had the privilege to serve on my board for well over a decade now. Sometimes I reflect on how much has changed in terms of how we operate both day-to-day as well as the important work we do throughout the year every year. I do wonder how things will look 10 years from now in terms of this space. With any luck I'll be a retired board member as we will have a new group of great neighbors running the association. So, what are the next generation of board leaders going to do to run their meetings and conduct business?

Make Conducting Business a Good Time

Having read a lot of articles and attended workshops focused on the struggles of finding and developing the next generation of homeowner leaders there is a common theme. The next generation is very cognizant of how they spend their time. Often, they argue that time is the most precious commodity that there is because we can never replenish it, pause it, or bargain with it. How one chooses to spend one's time defines many aspects of life so if one volunteers in any capacity, they want to see some value. In some ways this is where the stigma that "being a homeowner leader is a thankless job" does a great disservice.

Current and future homeowner leaders really need to continuously communicate how that is not necessarily the case in both words and actions. In the short term, all of us can have a bad day, but when looking at things through a long term lens the value of how time is spent can be seen much more clearly. Little decisions often snowball into bigger change as time goes on so it does matter. In addition, it doesn't hurt boards to go after low hanging fruit in terms of actions that make time usage seem valuable for the greater good. Holding a community event utilizing volunteers for something that's not condo related (e.g. setting up things at a community pantry) can get people together and motivated to help more.

More integration of AI

The use of artificial intelligence (AI) is increasingly being used in all facets of life and homeowner associations are no exception. In many ways homeowner associations are in a great place to use AI in that there is a lot of practical and operational information that homeowner leaders and managers currently sift through to get anything done. AI excels at summarizing complex information into clear, accessible pieces for communities. While homeowner leaders and managers still need to vet what is stated to make sure such summaries are accurate, using it saves a lot of time in terms of wordsmithing and editing. Being able to save time whenever one can is a big plus when trying to recruit and retain volunteers for what some will say is a thankless job.

In addition, AI allows for possibilities boards may not have even considered in the past such as being able to make translated messages for those who may not be English speakers, being able to conduct higher level analysis on maintenance request patterns to better plan and utilize resources, etc. The increasingly inventive way AI is used shows no signs of slowing, so I think future boards will use it increasingly as a key tool.

Association Involvement "a la carte"

It's becoming more common for associations to hold meetings and events with an online option so that those who cannot physically attend can participate in some way. This is often demanded by younger owners within the association as it's becoming more of a norm of life outside the HOA. In certain instances, it may be necessary for a board to amend its governing documents to permit these actions; however, this appears to be an inevitable development. While there are issues current boards should consider regarding recording anything, it seems clear that community stakeholders and future leaders want to be able to see what's going on in their association on their schedule. Future boards will expect this as a normal thing and not an exception.

Archive Access at one's fingertips

Although most don't consider archive access to be the sexiest of topics, they are vital for maintaining the institutional memory of the association. Archives will remain a key tool for future boards when problems that have come up in the past come up again whether it be a legal matter, a maintenance issue, or past board decisions. Archives, once mainly paper-based, have shifted increasingly to digital formats over time. The goal of keeping archives is usually the same regardless of format though: preserving institutional memory, staying compliant with laws, and making the transition between boards a little less painless. One definite pro to this is also accessibility and the ability to find information faster than was possible when you only had hard copy paper documents. Management companies can also help in terms of keeping materials like this, but boards should also consider how those records will be kept if they decide to change companies at some point.

With older associations, some documents may need to be digitized that are currently only paper-based. There are management companies that provide this service as well as other vendors, but it is something to be considered if you do have a lot of old documents just in file cabinets or banker's boxes. A few years ago my association had the opportunity to digitize the original blueprints for our property from their paper format for free via a vendor and we jumped at the chance because that information can be very useful and paper can degrade over time or be damaged (our archive room was flooded once when a pipe burst on the floor above it). This is something that future boards will want to look into if they haven't already been digitized.

Jeremy Hernandez is a homeowner leader at the MacLaren Hill Condominium Association in Saint Paul, MN, who is currently in his 10th year of service.

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2026 Expo & Trade Show Recap

BY TIM BROMS

CAI-MN really turned up the heat at the February Expo & Trade Show – both in terms of room temperature (our apologies) and in the exceptional quality of education and record-setting exhibitor participation.

In fact, we welcomed 14 new members to the trade show as first-time exhibitors, contributing to an impressive lineup of 90+ exhibitors and an unforgettable event. There's a lot of gratitude to go around – thank you to:

- CAI's CEO, Dawn Bauman, our engaging keynote speaker

- The education panelists:
  - Aaron Brooksby of SJJ Law
  - Shaun Zavadsky of FirstService Residential
  - Dana Ohman of Chestnut Cambronne PA
  - Peter Ralph of Gittleman Construction
  - Benn Tamm of Insurance Warehouse

- The 200+ community managers and homeowners in attendance

- And all of the dedicated volunteers on the Expo and Education Committees

CAI-MN would also like to extend our sincere appreciation to our generous event sponsors:

- Connell's Custom Exteriors, Inc.
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- Owen Masonry
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- Western Alliance Bank

Thank you to everyone involved for your continued commitment to CAI-MN and for helping to make the 2026 Expo & Trade Show a first-class event. We couldn't do it without you – thank you!

Tim Broms is the Executive Director of the Minnesota Chapter of CAI-MN.


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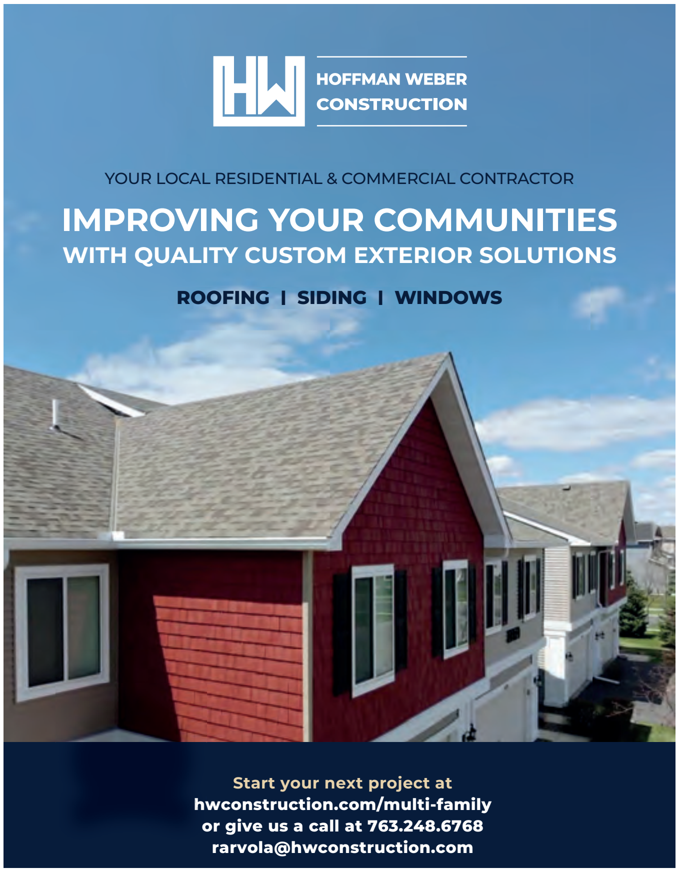
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Board Member Wishes the Last One Had Left Behind (Besides the Drama)

BY MATT HARDINGER

What happens when the "President-for-Life" finally steps down, when your legendary manager hits the lottery jackpot, or when Whoops Property Management hands over the keys in mid-March and wishes you "Good luck!"? We've all heard the horror stories of HOA transitions: management company switches, board member turnover, vendor changes, or shifts in legal and market conditions that lead to confusion, delays, or even hostility. An HOA transition is a handoff of responsibility between boards, managers, or vendors. It's often the moment when missing information causes the most chaos.

To help cooler heads prevail, we reached out to seasoned professionals in property management, legal and other vendors. Their responses highlight best practices for preserving essential documents and information. One expert noted, "Some of these may seem obvious, but you'd be surprised how often managers have to start from scratch." Let's aim for Minnesota Nice over passive-aggressive oversights. Your future board (and sanity) will thank you.

Must-Haves:

These are the foundational items that every HOA should preserve to ensure legal compliance, operational continuity, and effective handoffs.

Governing Documents: Fully recorded and signed versions, including the Plat, Declaration, Articles of Incorporation, Bylaws, Rules and Regulations, Resolutions, Policies, Amendments, and supporting materials like site maps, utility plans, or committee charters.

Board Meeting Minutes and Resolutions: As far back as possible, including approved minutes, board packets, and management notes from meetings.

Financial Records: Current financial statements, budgets (current and prior), reserve studies, assessment and payment histories, tax returns (two years) and audits, homeowner balance sheets and statements, delinquency reports, and collections info. Include accurate coding of invoices to general ledgers for transparency. Details on accounts, banks used, current signers, and investments.

Vendor and Service Contracts: Formal contracts, bids, and vendor contact information (including direct site contacts with emails and phone numbers.)

Insurance Policies and History: Insurance policy documents, notifications of changes, certificates of insurance (ideally back five years,) HO6 letters, and claims details; contracts, lien releases, scopes of work, invoices, check copies, critical communications.

Strongly Suggested:

These items aren't always mandatory but are frequently overlooked, leading to inefficiencies. As one contributor said, "Even a simple one-page summary highlighting the 'big things in motion' can make a huge difference."

Maintenance and Property Records: Logs of capital improvements, age/type/color of major components (e.g., roofs, siding, paint/deck stains), maintenance responsibility matrix, open work orders, and records of special assessments or loans.

Legal and Compliance Items: Summaries of pending or ongoing legal matters, lawsuits, architectural control committee (ACC) requests and violations.

Community-Specific Details: Maps including association boundaries, landscaping/snow removal, irrigation, floor plans, cluster boxes, monuments, tot lots. Amenity info (access methods like keys/fobs, management details, costs/software), lockbox locations/codes, door entry systems/instructions, utility vendors, monitoring contact trees (e.g., fire suppression, security), board member terms/expiration dates, resident/owner directory details, rental contacts, and communication preferences, and any unique quirks (e.g., split trash vendors due to city lines).

Nice-to-Haves:

Elite Level (Making Life Easier)
These go beyond the basics to foster long-term success and community niceness.

Handoff Notes and Historical Context: Institutional memory, past decisions, and unwritten norms from outgoing members/managers on key projects, issues or deadlines, informal notes on vendor performance, historical disputes, and known hot-button topics.

Emergency and Crisis Preparedness: Maintain an Emergency Action Plan, building on the emergency contacts listed earlier, including approved vendors.

Templates and Visuals: For common processes (violation letters, assessment notices, meeting agendas), digital photo records of common areas/repairs/projects, meeting dates/cadence, and current resale disclosures.

Great — now that you've assembled the HOA equivalent of the Holy Grail, here's how to make sure it doesn't get lost again.

Strategies for Success: How to Implement and Retain It All

Formal Onboarding and Offboarding Protocols: Develop standardized checklists for incoming/outgoing board members or managers. Include requesting written resignation notices and assigning interim roles.

Mentoring and Succession Planning: Pair experienced members with newcomers via mentoring programs. Identify leaders early and involve owners in committees to build skills.

Early Communication and Owner Involvement: From the developer phase onward, educate owners through newsletters, forums, and committees. Keep open lines during transitions.

Technology and Long-Term Storage: Use affordable cloud storage like Google Drive, it's inexpensive and permanent. Implement consistent file naming, folder structures, search functions, FAQs, process guides, and role-based access like 'board only' sections. Add encryption for sensitive data like owner contacts or financials. As technology rapidly advances, having a digital method to save and share is a must.

In Summary:

While you might be tempted to sing "We could've had it all" after a rocky transition, you can make a harmonious future for your HOA leaders. Who knows, maybe someday your successors will say, "Wow, they actually left us everything we needed." Now *that's* Minnesota Nice.

[Thank you to the contributing managers and business partners.]

Matt Hardinger is Outside Director of Business Development with Connell's Custom Exteriors, Inc., and also serves on the CAI-MN Board of Directors.

Succession Planning: It's Everyone's Business

BY LARRY BORGEN

Congratulations to those who retire after long and rewarding careers. Let's hope your health is good and you can enjoy the fruits of your new life. But what of your colleagues you left behind? Will they and your former company be okay? Well, if you retired after a smooth and well-planned change process, chances are there will be few if any hiccups. Most retirees hope they will be missed, but as they say, everyone can be replaced. Well, most everyone. In some situations, there can be a rough and costly transition. The worst situation is when a person leaves angry and vengeful. They tend to leave a mess behind them, which is not good for anyone, including the retiree, who ideally should end his/her career happily with dignity intact. Yes, there is a better way.

A solid succession plan isn't just for huge corporations, it's especially helpful for multi-family industry vendors and property management companies where a few key people hold a lot of institutional knowledge. There's a practical, and productive way to build a viable succession plan. But it all starts with open communications and a culture of trust. If you're the owner, be frank. Does this environment exist in your organization? Not sure? Really? Are you doing exit interviews? If not, it's time to start, and find out what's really going on in your business. If you're an employee, do the company, your customers and those colleagues you leave behind a favor and insist on a smooth seamless transition for everyone's good. It's the right thing to do.

Some of you reading may say, "Oh retirement is a long way off for me, so this information isn't timely or relevant." Think again! Some of you will end up running your own company and you may be managing people at the end of their careers. Even if you are young and owning a business has little appeal, file this information away as it is timeless, and your career will fly by faster than you think. You could end up retiring way earlier than you thought.

This article is written from personal experience and knowledge. I just retired from a local restoration company that works with property management companies across the metro area. My experience also includes teaching business at the college level. Luckily for me, as an employee, I had good teachers along the way that modeled effective succession plans. As a professor at a local community college, I also had some best practices academic help, including access to some great business leaders who spoke to my classes. Just like my students, I took plenty of notes from the best. This will be a culmination of what I learned and tried to put into practice when I finally decided to call it quits. While my target here is mostly leadership, employees can also profit from the information.

1. Identify critical job positions in your firm

Start with positions, not people.

Analyze:

- If this role disappeared tomorrow, would operations stall?
- Does this job have critical vendor relationships, pricing logic, or technical know-how?
- Is revenue or compliance directly tied to this role?

Determine high-value vendor roles:

- Business development personnel with long-term client relationships
- Key people with extensive institutional knowledge
- Technicians or engineers
- Operations or logistics managers
- Founders or owner-operators

Luckily my firm had done a good job of documenting key roles in the organization.

2. Encourage/volunteer employee retirement planning

- Identify those close to retirement
- Document expressed retiree plans
- Keep communication channels open
- Build a win/win trust relationship
- Plan ahead. Is the employee interested in part-time or 1099 work post-retirement?

Ideally this happens in an open and trusting environment. Some retirees will not volunteer information as they feel the employer might not honor their timetable. In my case, I urged my employer to start a succession plan nearly a couple of years prior to my retirement. That jumpstarted their process. We kept the communication channels open.

3. Record critical knowledge (and get it out of people's heads)

Succession fails when knowledge is not shared. Some retirees want to be purposely missed and will withhold information, especially if they don't feel valued anymore. Ideally, a trust relationship is built where the employee feels motivated to share knowledge so their successor and the company continue to do well.

Do this:

- Document processes, decision rules, and exceptions
- Capture key contacts, contact and contract nuances, and renewal cycles
- Record what worked and didn't work for the employee

Helpful tools:

- Simple Standard Operating Procedures (SOPs) Categorize broadly. Don't get stuck in the weeds.
- Shared Customer Relationship Management (CRM) notes
- Zoom/video walkthroughs or similar technology
- Checklists for recurring tasks

If someone can't take a week off without chaos, they possess a serious succession risk. Unfortunately, in my personal experience, I hated documenting information. As a one-person business development and marketing person for many years, I saw my role as maximizing new business leads, prioritizing face-to-face contact and generating business. Given the added burdens of my personal life, I had no time to develop a CRM system and enter data. As a marketing professor I knew the great value in CRM information, but in practice, detested the data entry minutia. My company should have done a better job at forcing that job duty early on. Mea culpa, but had I been tasked with that, my retirement would have been years earlier.
My advice? If the employee can only hunt and peck on a keyboard, or hates doing it, find another way to extract the information that is more user friendly for the retiree. It will be worth it.

4. Spot internal successors early

You don't need a perfect replacement—just someone with potential.

Identify:

- Employees already acting as backups informally
- People who understand both the customer and the operations
- Curiosity, judgment, and reliability over tenure
- Likeable people who can work hard and are willing to learn

Communicate:

- Be transparent (where appropriate) about growth paths
- Tie succession to career development, not just emergency planning

This boosts retention and readiness. Fortunately, at my former company, our leadership committee always looks for strengths in employees and is not hesitant to move them into different positions. In my case they identified an internal successor.

5. Build bench strength

Avoid the "replace just one key position" trap.

Instead:

- Crosstrain people for each critical function
- Rotate responsibilities periodically if possible
- Pair senior staff with juniors

Think in layers:

- Emergency coverage (can keep things running)
- Short-term successor (3–12 months)
- Long-term successor (1–3 years)

The above advice is a luxury enjoyed by larger organizations. Some companies don't have the capacity to cross train for several reasons. But due to changing market conditions they were aggressive in boosting our business development team with outside candidates.

6. Create development plans tied to real outcomes

Training should mirror the actual role.

Examples:

- Let successors lead client calls or negotiations
- Give partial ownership of vendor relationships
- Assign decision-making authority in low-risk scenarios
- Include financial and commercial context, not just tasks

Track readiness with simple checkpoints:

- Can they handle this alone?
- Can they explain the rationale?
- Can they train someone else?

Fortunately, my successor had been in water damage mitigation and was already a known commodity to several key customers. He worked with them in damage situations and was well liked. Despite that familiarization, training was extensive and information was exchanged with regards to many customers. Later a new employee came on board from the outside, who already had established relationships with a few of our current customers.

7. Consider hiring outside skilled and experienced candidates with existing relationships

- Identify outside candidates that fit your culture
- Ensure they have sufficient skills and knowledge
- Look for candidates with existing relationships with customers

If there are no internal candidates that meet your needs, consider outside candidates who not only have required skills and knowledge. Also look for people who have existing customer relationships that you can leverage. Our company hired two known professionals who came in and hit the ground running.

8. Prepare for sudden exits (not just planned ones)

Succession planning isn't only replacing people. Have a contingency plan for:

- Protecting systems, passwords, and documentation
- Implementing interim options (consultants, temp executives)
- Communicating with clients and suppliers to explain sudden departures
- Taking the high road if exits turn nasty

This is especially critical for small vendors and family-run businesses.

9. Review and refresh the plan regularly

Businesses change—your succession plan should too.

Revisit:
- Every 6–12 months
- After major contracts, reorganizations, or resignations
- When high-potential employees join or leave

Succession planning is a living, changing process, not something saved and forgotten in your computer.

10. Anticipate what succession looks like when companies are sold or merged

For vendors, succession often ties directly to:

- Mergers & Acquisition readiness
- Founder exit or retirement
- Client confidence and valuation

Buyers and partners look for:

- Leadership continuity
- Reduced key-person risk
- Documented, repeatable operations

A good succession plan directly increases business value.

A great work culture that builds trust is key to a successful succession plan

No company is perfect, no corporate culture beyond improvement. Succession planning starts with a great culture based on trust. For any company, especially vendors, a viable succession plan is about continuity, credibility, resilience and especially trust. Start small, focus on the roles that matter most, and turn knowledge into shared assets. Succession plans are good for all involved and critical to a company's long-term success.

By Larry Borgen, independent contractor with Lindstrom Restoration.

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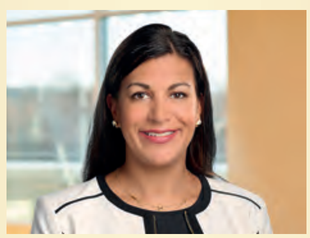

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Continuity Matters:

Why Policy, Process, and Documentation Must Survive Leadership and Professional Transitions in Homeowner Associations

BY KRISTINE SPIEGELBERG NELSON

Homeowner associations operate in a constant state of transition. They are governed by volunteers who may serve for only a few years, supported by professional managers who may change companies, and advised by attorneys whose involvement can vary over time. While such change is a normal and expected part of association life, it presents significant risk when collection policies, enforcement practices, and delinquent account records fail to transition with the same level of continuity.

Each change introduces the same fundamental question: what decisions have already been made, and on what authority? When that question cannot be answered clearly, associations risk repeating prior mistakes, unintentionally reversing settled decisions, or treating similarly situated owners differently. Over time, these inconsistencies compound, creating confusion internally and vulnerability externally.

The need for continuity becomes especially pronounced in collection matters because assessment enforcement is one of the most regulated and closely scrutinized functions of an association. Collection activity implicates statutory rights, governing document authority, homeowner protections, and discretionary decision-making by the Board.

Without continuity, some accounts may be escalated prematurely while others languish without action. Payment plans may be enforced strictly for some owners but loosely for others. Prior Board approvals may be ignored, contradicted, or forgotten altogether. Legal deadlines can be missed, and homeowners may receive conflicting communications from management, the Board, and legal counsel. From a legal perspective, these breakdowns invite claims of selective enforcement, waiver, lack of authority, or improper lien practices. From a governance perspective, they undermine credibility, transparency, and the perception of fairness that is essential to maintaining community trust.

Continuity of policy, process, and documentation is therefore not merely an administrative best practice; it is a foundational element of sound governance and responsible stewardship.

Continuity of Policy: One Standard, Regardless of Who Is in Charge

At the center of continuity is policy. A written approved collection policy provides the framework that ensures enforcement decisions are driven by adopted standards rather than individual personalities or institutional memory. When a policy is clearly articulated and consistently applied, it creates stability even as the individuals responsible for implementing it change. Continuity of policy allows an association to enforce the same timelines and thresholds year after year, gives new Board members clarity about what discretion exists and where its limits lie, and allows managers and attorneys to apply the same rules regardless of who is currently serving. When policies are unwritten, outdated, or applied inconsistently, transitions invite reinvention. Each new board or professional may believe they are "starting fresh," when in reality they are inheriting legal obligations and enforcement histories that do not reset simply because leadership has changed.

Continuity of Process: Predictability Protects the Association

Policy alone, however, is not enough. It must be supported by continuity of process. A policy explains what the association intends to do; a process explains how that intention is carried out in practice. Repeatable, well-understood processes ensure that policies are implemented consistently and lawfully. In the context of delinquent accounts, continuity of process means that notices are sent in the same sequence and within the same timelines, referrals to legal counsel follow established criteria, authorization requirements for liens or litigation are clearly understood, partial payments and defaults are handled consistently, and communication boundaries are respected once counsel becomes involved. When processes evolve informally with each transition, associations expose themselves to confusion and unnecessary risk. Predictable processes protect not only the association itself, but also the volunteers and professionals tasked with carrying out difficult enforcement decisions.

Continuity of Documentation: The Institutional Memory of the Association

Documentation is what allows continuity of policy and process to exist. Without documentation, even the most carefully crafted policies and procedures become ineffective. Documentation serves as the institutional memory of the association, preserving decisions long after the individuals who made them have moved on. This includes adopted collection policies and resolutions, account ledgers and payment histories, records of notices sent and received, Board approvals for liens, foreclosure, or settlement, written payment plans and hardship accommodations, and correspondence histories with owners and legal counsel. When Boards, managers, or law firms change, this documentation must transfer seamlessly. Missing or incomplete records often force new professionals to reconstruct decisions after the fact, sometimes inaccurately, and can compromise enforcement efforts or settlement positions.

The importance of documentation becomes particularly evident when an association transitions between law firms. Changing legal counsel does not reset an account's history, nor does it erase prior decisions or representations. New attorneys must be able to determine what actions have already been authorized, which notices have been sent, whether discretion has been exercised, and what commitments or explanations have been provided to the homeowner. Without a thorough and organized handoff, new counsel may duplicate efforts, take inconsistent positions, or unknowingly contradict prior advice. Proper documentation protects attorney-client privilege, reduces costs, and preserves strategic continuity across changes in representation.

Similarly, transitions in property management require careful attention to continuity. Community managers are often the operational backbone of collection efforts, coordinating notices, maintaining records, and communicating with homeowners and counsel. When management changes, the association must ensure that delinquency reports and supporting documents are fully transferred, that the current status and next steps for each account are clearly understood, and that there is alignment between management practices and Board-adopted policy. Failures at this stage frequently result in stalled collections or inconsistent owner communication, both of which can escalate disputes and undermine enforcement efforts.

Board turnover presents a different but equally important continuity challenge. New Board members often bring fresh perspectives and energy, which can be healthy for an association. However, they also inherit fiduciary obligations and the consequences of prior decisions. Continuity does not mean Boards are prohibited from changing direction; it means that changes are made deliberately, transparently, and prospectively rather than by accident or omission. Well-documented policies and records allow new Boards to understand why decisions were made, evaluate whether changes are appropriate, and implement revisions without undermining past enforcement actions. This balance preserves accountability while maintaining stability.

Ultimately, continuity of policy, process, and documentation is not about resisting change. It is about managing change responsibly. In the context of delinquent accounts, continuity ensures that transitions in leadership or professional support do not disrupt enforcement, compromise legal rights, or erode trust within the community. Associations that invest in clear policies, standardized processes, and thorough documentation are better equipped to navigate inevitable transitions while protecting their financial health, legal position, and reputation for fairness. No matter who is currently serving on the Board, managing the property, or providing legal counsel, continuity remains one of the most effective tools an association has to govern effectively and defensibly.

Kristine M. Spiegelberg Nelson is an attorney with Hellmuth & Johnson.

Please Note: The information in this article is provided solely as general information and not as legal advice. Neither receiving nor implementing this information establishes an attorney-client relationship. Readers are urged to speak with a qualified attorney focusing on community association law when making decisions regarding a specific legal issue.


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Curiosity is a Leadership Skill:

Building Board Excellence through Learning

BY PENNY MIXHAU

As part of my current role, I create and facilitate educational opportunities for Boards of Directors and management team members. HOA governance is nuanced and complex, even after years in the industry we can still be stumped by a number of "what if" and "who is responsible for" and "how do we" questions – any day of the week. Or in some cases, every day of the week. The work of overseeing and caring for a community to ensure the members' assets are maintained and protected can be challenging, but it is never boring. Curiosity is the key to unlocking excellence in leadership and governance.

It's okay to be ignorant! Well, at least in the beginning. The expectation is never that someone comes into this business of governance knowing everything there is to know about association management. That would be impossible just on the face of it. I've known dedicated professionals who have been active in the field for more than twenty years who are still taken off guard by questions and situations – and who love the opportunity to learn more. I learn something new every week. Getting excited to learn new things and to grow our ability to serve keeps us fresh and relevant.

Board members have a fiduciary obligation to familiarize themselves with the large and small picture of association governance. In concrete terms this means knowing what is in the governing documents, the bigger picture of state and federal laws, and how they relate to what is happening in their association. It's a big responsibility being in charge of other people's money, the repair and maintenance of their homes, and the overall value of their property, and that knowledge doesn't come all at once. Like all learning, it comes in fits and bursts as opportunities and situations arise.

Let's talk about situations first. These are the things that come up in day-to-day existence.

- We had a water leak with damage to a unit and some common areas – what do we do now?
- How does a master policy claim work and who is responsible for what?
- A homeowner has appealed a violation. How do we conduct a hearing and what are the requirements?
- Can we tow cars in the cul-de-sac areas? What about from guest parking?
- How do our late fees work? And how do we collect when someone is delinquent?
- Can we change our late fees and collection process?
- We have a project coming up and need to understand when and how we can use reserve funds.

These are questions Boards encounter every day and often the answers need to be learned on the fly. This is where trusted advisors in management, insurance, accounting, legal counsel, and others are invaluable. Being willing to say, "I'm not sure I understand how this works, can you help me?" is essential in providing excellence in leadership to the community.

Even for long experienced Board members, things can and do change over time. Statutes, insurance coverage, and best practices are ever-evolving making continuous learning essential. While there may be some cost associated with consulting an expert, the question to ask is: What is the cost of not knowing?

Secret insider info: The experts have to ask the same questions, too. Learning is forever.

Then there are numerous learning avenues for Board members. CAI offers two large event learning days with a vendor expo each year. They also have other online learning and support resources. Your management partner may offer monthly or quarterly learning sessions on timely topics such as legislative updates, budgeting tips, reserve studies, and more and may offer sessions with other industry experts. Legal teams specializing in HOA management have articles and blog posts on a variety of timely topics.

And of course, there is this magazine, brought to you four times a year by a team dedicated to providing resources for excellence in leadership, governance, and the best in community living. (Shameless plug!)

Every board member comes to their position with good intentions. They want to save money, protect their home value, enhance the neighborhood curb appeal, or ensure that homeowner voices are heard and transparency is maintained. Good intentions are the foundational piece of volunteerism. Adding a solid base of knowledge, grounded in curiosity and willingness to learn, takes good intentions to the next level. This is where superior governance is born.

An educated board who leads with curiosity and desire for continued learning and growth is not an asset that can be reflected on the balance sheet. It is, however, an asset that will serve the community through all the ups and downs of community living.

Curious about how to increase your learning? Reach out to one of your trusted advisors for upcoming opportunities. They'll be delighted to hear from you.

Penny Mixhau is a Senior Director at Cities Management overseeing Education and Development and the Limited Services Departments.

Passing the Torch, Protecting the Culture:

Preserving DEI Through Leadership Transitions

BY COLLEEN BROWN

Community associations thrive when every resident feels welcomed, respected, and valued. As our communities evolve and leadership roles change, one challenge becomes especially clear: **How do we pass the torch to new managers and new Boards without losing the hard earned progress of the past?**

This March, aligned with the theme "Passing the Torch Without Torching the Past," the DEI Committee is highlighting three essential resources designed to help communities remain equitable and inclusive—no matter who is in charge.

These three documents—The Community Association Equality Pledge, The Diverse and Inclusive Community Guide, and The Community Association Nondiscrimination Policy—are all available on the cai-mn.com webpage. We encourage you to download and save them!

Disclaimer: These documents are provided solely as general guidance and are not a substitute for legal advice. If the Association encounters any situation involving potential or actual discrimination claims, legal counsel should be notified as soon as possible to provide appropriate guidance. These materials are intended only as informational tools and reference aids.

1. The Community Association Equality Pledge

The Equality Pledge outlines eight leadership behaviors—courage, integrity, allyship, self awareness, self regulation, motivation, empathy, and community building—which together form a framework for fair and inclusive leadership. These behaviors help Boards and managers model the expectations we want consistently reflected throughout the community.

2. The Diverse and Inclusive Community Guide

This guide offers research backed insights into current issues within community associations. For example, over half of surveyed community managers (53%) reported at least one diversity or discrimination complaint, yet two thirds of residents reported no Board training on these issues and most associations have no formal procedures in place to handle complaints. The guide provides recommendations for addressing these gaps, such as creating formal complaint procedures, establishing board and volunteer training, and promoting ongoing communication and programming that improves community harmony.

3. The Community Association Nondiscrimination Policy

This policy establishes clear expectations and reporting procedures for discriminatory behavior within the community. It reinforces the association's commitment to fairness and outlines required actions, investigative steps, and confidentiality protections when a discrimination or harassment report is made. Embedding this policy within governing documents and operational procedures ensures equitable treatment remains consistent—even as leadership transitions occur.

Why Building These into Systems Matters

Changes in management and Board composition are inevitable. What should remain constant is the association's commitment to fairness, respect, and compliance with federal and state nondiscrimination requirements.

By integrating these materials into:

- new Board member onboarding
- manager transition packets
- annual training programs
- digital document storage
- community policies and procedure manuals

…communities create repeatable processes that don't vanish when individuals leave their positions.

A Legacy Worth Preserving

Passing the torch should honor the progress that came before. Embedding DEI resources into foundational systems ensures that every leader who steps into a role does so with a clear understanding of the association's expectations, legal obligations, and community values.

When we preserve these documents and carry their principles forward, we protect not only compliance—but also the sense of belonging, harmony, and trust that make our communities strong.

Colleen Brown, CMCA, AMS, is a Vice President with Associa Minnesota and also serves as Chair of the CAI-MN DEI Committee.